

FLOOD HAZARD AREAS

Storms in 2008 provide the most recent evidence of flooding in Fond du Lac. Using visual inspection, documented reports and other credible sources, it is estimated that about 20 percent of the City was flooded in the June 2008 weather event.

Terms commonly used when referring to flooding are *100-year flood* and *floodplain*. The area of the 100-year floodplain is referred to as a Special Flood Hazard Area, which is a level of high risk. In high risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage. In moderate- to-low risk areas, the risk of being flooded is reduced but not completely removed.

As a public service the City of Fond du Lac provides the following information:

- Property location in relation to a Special Flood Hazard Area as shown on the current Flood Insurance Rate Map (FIRM).
- Flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM.
- Information regarding the mandatory purchase of flood insurance for properties in a Special Flood Hazard Area.
- Approved elevation certificates as of 4/17/2012 are on file in the Community Development Department.
- Letters of Map Amendment (LOMA) or Letters of Map Revision (LOMR) approved by FEMA.

City of Fond du Lac



FLOOD PROTECTION INFORMATION

CITY OF FOND DU LAC
160 S Macy Street
Fond du Lac, WI 54935
www.fdl.wi.gov

Community Development Dept: (920) 322-3440
Building Inspection: (920) 322-3572
City Engineering: (920) 322-3475

FLOODPROOFING

There are different ways to protect a building from flood damage:

- Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- Elevate utilities such as furnaces and water heaters to a raised platform.
- Many homes, even those not in a floodplain area, have sewers that may back up into the basement during heavy rain. A plug or standpipe can stop this if the water doesn't rise more than one or two feet deep.

BUILDING REPAIRS & IMPROVEMENTS

If the cost of improvements to a building in the floodplain - or the cost to repair damages (from any cause) to a building in the floodplain - exceeds 50% of the market value of the building (excluding land value), the National Flood Insurance Program (NFIP) requires that the entire structure must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions, and repair and reconstruction projects.

Important: The cost of planned improvements to a building will be added to the cost of previously made improvements and compared to the existing market value to determine if the improvements exceed 50% of the structure's value.

Applications for a permit must be made prior to starting any work. Contact the Building Inspector at (920) 322-3572 to receive all the information you will need for construction in the floodplain.

FLOOD INSURANCE

What you should know...

- Flood losses are not typically covered under renter and homeowner insurance policies.
- Because the City of Fond du Lac participates in the National Flood Insurance Program (NFIP), property owners and renters can purchase a separate flood insurance policy for a property.
- The purchase of flood insurance is mandatory for federally regulated mortgages or loans on property in a Special Flood Hazard Area.
- There is a 30-day waiting period before flood insurance goes into effect, so don't delay!

FLOOD SAFETY

In an effort to keep residents and local officials informed about potential weather events, the National Weather Service (NWS) issues outlooks, watches and warnings. Methods of getting your attention vary. Tune into NOAA weather radio, commercial radio or television. Flooding can often be predicted in advance, giving ample warning for preparation. However, in the event of a flash flood due a large rain event, you may have only hours to execute your plan.

For prediction and warning purposes, the National Weather Service classifies floods into two types: those that develop and crest over a period of approximately six hours or more and those that crest more quickly (flash floods). Flash floods occur from surface runoff as a result of intense rainfall. Flash flooding is unpredictable and is a particular concern in Fond du Lac because the topographic profile of the city is generally flat.

OUTDOORS

Do not walk through flowing water. Drowning is the number one cause of flood deaths. Current can be deceptive; six inches of moving water can knock you off your feet.

Do not drive through a flooded area. Do not drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and wires. The number two flood killer is electrocution. Electrical current can travel through water.

INDOORS

Turn off the electricity if your building is flooded. Some appliances - such as television sets - can shock you even after they have been unplugged.

Watch for animals. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to move items over and scare away small animals.

Look before you step. After a flood the ground is covered with debris. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles or open flames

Carbon monoxide exhaust kills. Use a generator or other gasoline-powered machine *outdoors*. Cook with charcoal *outdoors*.

Clean everything that got wet. Flood waters have picked up sewage and chemicals from many sources. When in doubt, throw it out!

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DRAINAGE PROBLEMS

As simple as it may sound, simply keeping ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas and greatly reduce the blockage that may contribute to flooding. It is illegal to dump materials into a waterway or drainage course, and violators may be fined.

The topography of the City of Fond du Lac is primarily flat which can cause drainage issues throughout many neighborhoods. Unfortunately, as time passes, erosion, landscaping, fill, etc. can sometimes disrupt the proper flow of water. If standing water persists for more than 4 or 5 days, consult with the City Engineering Division to see what help might be available for you, keeping in mind the property owner is responsible for any maintenance that might correct the drainage issue.

A fill permit is required for the addition of fill to a yard. Depending on the circumstances, a drainage plan to be prepared by a professional Land Surveyor or Engineer may be necessary.